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PRICE SO LOW FARMERS QUIT

Secretary Pattee Tells New England Milk Producers' Association That Cows are Disappearing in New England.

Boston, Jan. 16 .- Cows are disappearthree cents a quart. It costs him more so be quits. Then the buyer invades yesterday to make yet stronger reprenew territory, gets control of the lo- sentations is regarded as most signifitures new."

That is the situation that faces the New England Milk Producers association, according to the annual report of Secretary Richard Pattee, read yester. day at the annual meeting at the American house, which was attended by about 700 members and was presided over by J. K. Mills of Northboro.

The early part of the session was taken up by a description of the milk situation throughout New England as seen by John C. Orcutt, secretary of the chamber of commerce committee on agriculture. By means of a map Mr. Or-cutt surveyed the system of distribution and answered questions asked by members. He spoke of the tendency on the part of the public to buy more and come from bakeries, which means that bakeries are talking far more milk than probably raise the price of oil all over formerly with a corresponding less the world. Because the issue is so viwas asked how much milk was being present interests of the British governbrought into Boston daily, but he said that it was a question that could not that it will urge action by the United They aare Forced to Take the Remains be settled definitely. June and Novem- States to provide a remedy for the sit ber were uses as bases of computation untion, or perhaps even take steps itself and the figures have not yet been compiled. When asked for an approximate expression he said that in general sev- two years ago, in his famous speech

territory, but production has moved back production and it has long been a mat essary supply. ter of common knoledge that the milk business was being driven out of New England by practices as needles as they are unfair and burdensome. Among the things that the association should take action to correct in the New England milk business the secretary mentioned the following: First, the business should be standarized as to methuniform; third, transportation costs Southbridge Savings bank, who was which are charged back to the farmer, in serving a long prison term for smaler. that he should pay just the freight, not day by Representative Marcella, of Bosmore or less; fourth, there should be a standardization of credit system.

"Nothing can overcome the law," says the report, "that a commodity will not long be produced at a loss to the pro-The investigation that has recently closed has shown what the fremendous decline in cow population had already indicated—that it does not pay the New England farmer to make milk for city consumption under present conditions. The great unavaoidable fact is that the farmer must get more for milk



PROTEST TO CARRANZA

Damage in Oil Fields Is Resented by Great Britain

URGES ACTION BY U. S. IN MEXICO

Curtailing of Oil Supply of Serious Moment to Great Britain

Washington, Jan. 16,-The situation in Mexico with respect to Carranza's arbitrary suppression of operations of the foreign owned oil companies in the Tampico district assumed a critical form yesterday when Sir Cecil Spring-Rice, the British ambassador, called at the state department to make what was characterized as "very strong" representations to Secretary Bryan on the subject.

This is not the first time the Britist ing from New England at the rate of ambassador has had occasion to protest 20,000 a year. Mills for the Boston mar- to the state department against treattions; he was here only Thursday in rethan four cents. He cannot stand it, gard to the oil situation. His return cal outlet, encourages the farmer to the British government is prepared to produce at a loss as long as he can, then bring greater pressure to bear on the moves again to "fields green and pas- United States on this subject than at any to the president because of the aforesaid time previously in the Mexican imbrog-

> oil operations in the Tampico district him a letter of protest, contenuing constitutes a most serious menace to the because he was a good Democrat Mr. Tumulty should have stopped with him. The reason is that the stoppage of the land and on sea. From the Pearson Oil Cos. in the Tampico district the British government has been in recent years buying large quantities of oil, used for supplying its warships and other pur-poses. The war has made it more imperative than ever that Great Britain have access to a large and continuous

supply of oil.

While the British supplies are not yet endangered because of the situation at Tampico, a prolongation of the present conditions imposed by Carranza would certainly, it is stated, seriously interfere with the British sources of supply and the world. Because the issue is so viment there is good reason to believe

It was recalled here yesterday that enty-five cars of milk move daily in about the British navy, Winston Church-New England and about fifty-five of ill, the first lord of the admiralty, dis-The report of the secretary covered the situation thoroughly. Mr. Pattee said that the geography of New Engcussed at length the position of the navy land creates a peculiar situation in a contracts made with the Pearson Oil densely populated area in which only a Cost for supplying Mexican oil should be part a adapted to agriculture. A few maintained indefinitely. The Mexican being unable to pay the prices years ago the milk for consuming cenoil comes to Great Britain over a route the Germans demand for provisions; tres was largely drawn from nearby least likely to be interfered with by war some even being reduced to taking reoperations and for that reason has fig- mains of the soldiers' repasts at the rate of five to fifteen miles a year ured prominently in the British navy's for ten years. The public is fast com- plans in recent years. It is not doubted ing to realize that its interests lie in that the British government will go to as spying the promotion of the New England milk considerable lengths to protect this nec-

PARDON INVESTIGATION.

With Special Attention to That Granted John A. Hall,

Boston, Jan. 16 .- An order for an inestigation by a special legislative committee of all pardons granted in 1914, ods of production; second, the basis with a special report on the release of of sale by farmers to dealers should be John A. Hall, former treasurer of the which are charged back to the farmer, in serving a long prison term for ember-decreased price should be so arranged zlement, was filed in the House yester-

> The order provides that the special committee shall be composed of three senators and five representatives.

QUAIL DISEASE APPEARS.

Further Importation From Mexico Has Been Refused.

The third known outbreak of quail disease has been discovered by the buresu of animal industry in qual sent for examination from the National Zoological park. These birds were received few days ago from two of the princithe country. Most of the quail now on the market are imported from Mex-Druwnsville, Texas. Under these cirunistances all outstanding permits have own cancelled and further importations blocked

respended for this season. Quali disease, a highly infectious muledy, to which all our netive quell are apparently subject, was discovered in 1907, and was traced to a number of A weems authorak occurred in MZ, but was elected through the surremains of importation of hiele from drain from which most of the supply of hirds was drawn. Last year practi- on only on hirds were imported from Mex- of so and no quals disease was reported, so Jan. 7, supposedly from the effects This year a limited number of birds of an operation, were discharged from have been permitted to enter at Browne- costody yesterday. citic lectricity to quarantine maintained brough the consecration of the biologic al servey and the bureau of anima ideatry. All birth which were conput ed of having the disease were expensed at Brownwille or forwarded to this deportmoret, but not notif January 5 were the first emberbied cases of discuss detected, Gene reconstructed and sports term who are interested in the introduction of quall or who may have purchased tirds for restacting this senson are reof the hirds are known to have died from discuss of any hind. As a manual requelies may limbs in supplicity she to kept tember class observation for thy of them the the bedies about 8 orwarded to the burne of second in otry of the department of agricults

An Ohio Druggist

Wm. Vogel, 867] May St., Akron, Ohio, writes:

during the flood, l appendicitis and acute intestinal and July my life was despaired of, but recovered sufficiently to be up and around, My bowels seemed paralyzed.

"Through cold and exposure and improper food was taken with In June Could eat no solld food.

"The first of last December I decided to try Peruna. My appetite improved, and very soon solid foods ould be taken. In two months time I gained 18 pounds. Now I am heavier than I ever was before. When I began to use Peruna my bowels commenced to move at once,"

Those who object to liquid medicines can now procure Peruna in

TUMULTY'S PLUM TREE GROWS LEMONS

"All I Get," Says Wilson's Secretary After Hard Luck Run-Minister Sits on Hat and He's Accused of Lobbying.

Washington, Jan. 16. Secretary Tumulty threw up his hands in despair and heaved a sigh yesterday when he read a published story saying he had gone to the capitol to work against a bill for prohibition in the capital. He declared ket brings the farmer a little more than ment suffered by British interests in the capitol to work against a bill for three cents a quart. It costs him more it a climax to a run of hard luck which contained the following instances:

A Methodist clergyman sat on his silk hat at Indianapolis.

A policeman refused him admittance to the Indiana Democratic club reception battered hat.

In New York, later, he stopped at one He went to Jersey City with his wife for a social visit and the newspaper said

he went to settle an appointment fight.

He went to the capitol and talked in-formally with several senatorial friends and somebody said he was lobbying. At the earnest request of a Democratic member of Congress he wrote a letter indorsing a man for office and later discovered the man was connected with the

"lemon trust." "I seem to get nothing but lemons," sighed Secretary Tumulty yesterday as

MAUBEUGE PEOPLE ARE IN SAD STATE

of Soldiers' Repants, as They Cannot Pay the Prices Germans Demand for Provisions.

Correspondence of the Associated Press) Paris, Jan. 16 .- According to a prominent manufacturer at Maubenge who escaped before the Germans occupied the town, but who says he has received news through underground channels, the popu

The curfew rings at six o'clock; any one found out after that is considered

Six hostages are required to manne a special police service and serve as intermediaries. These hostages are changed each week and are warned if they do not render exact justice to the Ger; mans they will be shot.

There is neither salt, nor burning oil in the town and coal is becoming scarce. Beans cost the equivalent of twenty cents a pint. Half a pound of bread is served to each of the inhabitants each day; other provisions being reserved to the Germans excepting certain things the army sells to the population at extraordinary prices.

The cafes and tobacconists shops have been taken over by the military authorities and clerks brought from Germany to run them.

Taxes are regularly collected by Ger man fiscal agents, part of the proceeds being considered government revenue and part being attributed to relief of the

The street railroads are in operation for the benefit of the general public but the railroads are reserved to the German troops and if is asserted that the inhabitants, on pain or death, are forhidden to watch the passage of trains. The reason for this is said to be the use of the Maubeuge line for the removal of the dead from the buttle lines along the canals of Belgium and France. The al importers in widely separated parts informant said forty-two with such loads passed Maubenge in one day.

All the forts of the camp of Mauber no and are entered at the port of he says, have been blown up and all the roads that might serve an army adcancing from the south have been

JAN. 1

1890

1915

Mattlenge, excepting those where as diers are quartered, have been dismantled and the instillations shipped away.

Released Frem Custody.

Cambridge, Mass., Jan. 16.-William Hyde and Mich Marie Hanson of this city, who were arrested after the death Miss Irone Richardson of Arliagton



National Life Insurance Company

Organized 1850

MONTPELIER, VERMONT

Purely Mutual

Sixty-Fifth Annual Statement, January 1, 1915

Cash Income		Disbursements		
Premiums for insurance	\$6,581,077.19 2,903,626.50 640,203.71 69,438.71 1,278.38	Death claims	\$2,008,333.30 1,223,242.49 572,988.88 1,087,039.26 1,282,577.53	
		Total to policyholders	\$6,174,181.46 1,579,698.38 2,441,744.65	
Total\$	10,195,624.49	Total\$	10,195,624.49	

Assets (Paid-for Basis)		Liabilities (Paid-for Basis)	
U. S., state and municipal bonds (At market value Dec. 31, 1914) Mortgages, first liens Policy loans and premium notes Real estate, book value Cash in banks and office Interest and rents due and accrued Deferred and unreported premiums Due from agents	28,817,681.22 10,269,813.14 235,000.00	Insurance reserves Annuity reserves Extra reserves Trust fund reserves Policy claims under adjustment Other liabilities Taxes payable in 1915 Dvidends due and unpaid Dividends payable in 1915 Deferred surplus General surplus	5,374,090.00 145,711.69 251,610.00 113,649.21
Total	61,509,789.66	Total	61,509,789.66

STATE OF VERMONT-INSURANCE DEPARTMENT

We hereby certify that under our direction Messrs. David Parks Fackler and Edward B. Fackler, consulting actuaries of New York City, have computed the policy reserves of the National Life Insurance Company of Montpelier, Vermont, as of December 31, 1914, and find the amount of insurance reserves to be \$46,283,137; of annuity reserves to be \$5,374,030; a total of \$51,657,167 on a paid-for basis.

EDWARD H. DEAVITT, Insurance Commissioners.

Montpelier, Vermont, January 1, 1915.

TO THE POLICYHOLDERS:

The past year's work has been especially gratifying, the more so in view of the many tests to which the business has been exposed in the way of world-wide investment, industrial and commercial disturbances. New paid-for insurance equalled \$21,558,399, while total outstanding insurance on a paid-for basis was advanced to \$194,625,366, an increase of \$6,271,313. Total assets now equal \$61,509,789.66, an increase of \$2,561,899.94. Interest and rents actually received amounted to \$2,903,-626.50, an increase of \$152,542.74. Premiums for insurance equalled \$6,581,077.19, an increase of \$198,470.94. Considerations for life annuities equalled \$640,203.71, an increase of \$141,429.18. Payments to policyholders amounted to \$6,174,181.46, an increase of \$959,331.50. Provision is made in liabilities for the payment to policyholders of dividends during 1915 of \$1,302,-107.98, an increase of \$108,393.13,

The mortality for the year was 63.01 per cent. of the expected, proving the impartial and scientific character of the

The interest earned on mean ledger assets was 5.07 per cent., proving the solid and profitable character of the in-The liabilities are computed so as to equal or exceed the statutory requirements of every state, guaranteeing the pay-

ment of every future claim. The assets are valued on a market basis as of December 31, 1914, fulfilling the utmost possible test of solvency and

condition.

We congratulate the policyholders in this preliminary statement upon the continued growth of the company in size, popularity and strength and more particularly upon its constantly increasing service at reduced net cost. A detailed report of transactions and investments, now in press, will be mailed to you upon request.

JOSEPH AREND DE BOER, President.

MUTUALITY

. The National Life is a purely mutual company, now entering upon its sixty-sixth year. All of its property belongs to the insured. There is no stock, and the company issues only participating policies. It has paid policyholders since organization \$70,608,837.62, which, with assets to their credit, is equal to 105.52 per cent. of the premiums received.

The Following Quotations Are Made from the Report of Fackler & Fackler, Actuaries of the Vermont Insurance Department, of Their Quinquennial Examination of the National Life Insurance Company, Completed August 21, 1914:

1-"The operations of the company, which is on a mutual basis, with no capital stock, show every evidence of its being conducted with care and economy in the interests of its policyholders."

2-"The company makes no loans on bond and stock collateral and owns no stocks or bonds of railroads or industrial properties or public utilities. All of its assets are secured by properties within the boundaries of continental United States and the company restricts its insurance business to the same limits."

3-"The earnings of the company upon its investments indicate good administration of its assets, and the low death rate experienced on its insurances shows the care which has been taken in the selection of risks."

4—"No improper expenditure was discovered in the entire investigation."

5—"In its dealings with policyholders, the company appears to treat every reasonable request fairly, and it was found upon our inquiry that no complaints against the company had been filed with the department."

6-"As will be seen from the comparative exhibit, the examiners' valuation of the company's assets and liabilities has resulted in finding its surplus to be \$98,261.95 in excess of the amount claimed by the company."

	PROGRESS IN THE LAS	T TWENTY-FIVE YE.	ARS	
INCOME	ASSETS	SURPLUS	INSURANCE IN FORCE	JAN. 1
\$1,781,674	\$5,971,506	\$921,820	\$38,767,541	1890
\$10,195,624	\$61,509,789	\$3,161,358	\$194,625,366	1915

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